

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND

In re:

STEPHEN A. UVANEY

Debtor

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Case No. 13-27870-RAG

(Chapter 13)

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OBJECTION TO CONFIRMATION OF PLAN

Ellen W. Cosby, Trustee, having reviewed the Chapter 13 statement and plan filed in this case, having examined the Debtor at the Section 341 meeting, and having reviewed any additional information and documentation deemed pertinent, objects to confirmation of the Debtor's First Amended Plan filed January 30, 2014 for the reasons stated below.

**OUTSTANDING ITEMS FROM PRIOR OBJECTION FILED ON DECEMBER 23, 2013:**

1. The Debtor has failed to include redacted account numbers, or, in the alternative, PACER Claims Docket numbers, as individual creditor identifiers in the plan.

**OUTSTANDING ITEMS FROM PRIOR OBJECTION FILED ON JANUARY 12, 2014:**

2. The plan proposes to surrender real property located at 32434 1<sup>st</sup> Place South Federal Way, Washington 98003. The Debtor is not the sole owner of the property. He must document that the co-owner intends to cooperate with the surrender so that the Debtor in fact is capable of fully implementing delivery of the collateral to the creditor.

3. The Debtor has failed to timely file the required Pre-Confirmation Certification per Local Bankruptcy Rule 3015-2.

**NEW OBJECTION(S):**

4. The plan provides only a *de minimis* dividend for unsecured creditors.

Dated: February 28, 2014

/s/ Ellen W. Cosby  
Ellen W. Cosby  
300 E. Joppa Road, Suite 409  
Baltimore, MD 21286  
(410) 825-5923  
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Chapter 13 Trustee

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a copy of the foregoing Objection was transmitted electronically through CM/ECF to Brett Weiss, Esquire, attorney for the Debtor and was mailed by first-class mail on February 28, 2014 to the Debtor.

Stephen A. Uvaney  
610 Rolling Hill Walk, Apt. 203  
Odenton, MD 21113

/s/ Ellen W. Cosby  
Ellen W. Cosby